



## **A Handbook for Unemployed Workers**

**STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
UNEMPLOYMENT INSURANCE AGENCY**

**August 2014**

**For TTY Users: 1-866-366-0004**

**For Help Call  
Toll Free:  
1-866-500-0017**



## WAYS TO CONTACT UIA

### VISIT OUR WEBSITE

[www.michigan.gov/uia](http://www.michigan.gov/uia)

### USE THE MICHIGAN WEB ACCOUNT MANAGER (MiWAM)

You can sign up for a web account with UIA. This will allow you to perform routine transactions such as filing claims, certifying for benefits, viewing correspondence, and updating your unemployment claim information online. The system is accessible 24 hours a day, six days a week, Monday through Saturday. Go to the website address above and click on the MiWAM logo to register as a new user or access your existing account. First time users will need to click on "Sign Up for Claimant Online Services".

### CALL UIA

Call **1-866-500-0017**, Monday – Friday, 8:00 a.m. to 4:30 p.m. Eastern Time (ET), and choose the option to speak to a customer service representative. If you need a Spanish-speaking representative, wait until you hear this option in Spanish. For all other languages, the customer service representative will connect you to a translator for assistance. If you are hearing impaired, TTY service is available at **1-866-366-0004**.

### FAX UIA

FAX your responses to Agency forms or correspondence to the FAX number on the form. Protests or any other correspondence, should be faxed to **1-517-636-0427**. Appeals should be faxed to **1-616-356-0739**. **Please include your name, Social Security number, signature, and date on all correspondence.** Make a copy for yourself. Print and keep confirmation showing your FAX was received.

### WRITE UIA

Mail your responses to Agency forms or correspondence to the address on the form. Protests, appeals or any other correspondence, should be mailed to the Unemployment Insurance Agency at one of the addresses below. **Please include your name, Social Security Number, signature, and date on all correspondence.** Make a copy for yourself.

**Protests:** Unemployment Insurance Agency  
P.O. Box 169  
Grand Rapids, MI 49501-0169

**Appeals only:** Unemployment Insurance Agency  
P.O. Box 124  
Grand Rapids, MI 49501-0124

### MARVIN TOLL-FREE LINE: 1-866-638-3993

The UIA automated telephone system you call every other week to claim (report for) unemployment benefit payments. Instead of calling MARVIN, you may use MiWAM at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on the "MiWAM logo" and then chose the online service option to report (certify) for your benefit payments.

### FRAUD HOTLINE TOLL-FREE LINE:

Report suspected unemployment insurance fraud at [www.michigan.gov/uia](http://www.michigan.gov/uia) and "Report Fraud". Complete the 2-minute form or call the toll-free Fraud Hotline at **1-855-842-7463 (UI-CRIME)** or go through MiWAM. The line is available 24 hours a day.

### CALL EMPLOYER FILED CLAIMS TOLL-FREE

at **1-866-845-0077**, Monday-Friday 8:00 a.m. to 4:30 p.m., ET or, call the Inquiry Line at **1-866-500-0017**, Monday–Friday, 8:00 a.m. to 4:30 p.m., ET, and choose the option to speak to a customer service representative.



**State of Michigan**  
**Department of Licensing And Regulatory Affairs**  
**Unemployment Insurance Agency (UIA)**



**PROBLEM RESOLUTION OFFICES**  
**Open for walk-in customers.**

<b>METRO DETROIT</b>	<b>Detroit</b> — 3024 W Grand Blvd, Cadillac Place, Suite L-385, Detroit, MI 48202 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Mt. Clemens</b> — Macomb County Department of Human Services (DHS), 21885 Dunham Rd., Suite 7, Clinton Township, MI 48036 Monday through Friday, 8:00 a.m. until 4:00 p.m.
<b>TRI-CITIES</b>	<b>Saginaw</b> — 4901 Towne Center, 1st Floor, Suite 103, Saginaw, MI 48604 Monday through Friday, 8:00 a.m. until 4:00 p.m.
<b>WEST MICHIGAN</b>	<b>Benton Harbor</b> — 401 8th St., Benton Harbor, MI 49022 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Grand Rapids</b> — 3391 Plainfield, NE, Grand Rapids, MI 49525 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Kalamazoo</b> — 1601 South Burdick St., Kalamazoo, MI 49007 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Muskegon</b> — Muskegon County DHS, 2700 Baker St., Muskegon Heights, MI 49444 Monday through Friday, 8:00 a.m. until 4:00 p.m.
<b>MID-MICHIGAN</b>	<b>Lansing</b> — 5015 S. Cedar at Jolly (in the Jolly-Cedar Plaza), Lansing, MI 48910 Monday through Friday, 8:00 a.m. until 4:00 p.m.
<b>NORTHERN MICHIGAN</b>	<b>Alpena</b> — 315 West Chisholm, Alpena, MI 49707 Monday, Tuesday, Wednesday and Friday, 8:00 a.m. until 4:00 p.m. Thursday, 9:00 a.m. until 4:00 p.m. <b>Gaylord</b> — 931 Otsego Ave., Gaylord, MI 49735-1783 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Traverse City</b> — 1209 South Garfield Ave., Suite C, Traverse City, MI 49686 Monday through Friday, 8:00 a.m. until 4:00 p.m.
<b>UPPER PENINSULA</b>	<b>Hancock</b> — 110 East Quincy St., Hancock, MI 49930-2138 Monday, Wednesday, Thursday, Friday, 8:00 until 4:00 p.m. <b>Marquette</b> — 2833 U.S. 41 West (across from Westwood Mall) Marquette, MI 49855 Monday through Friday, 8:00 a.m. until 4:00 p.m. <b>Ontonagon</b> - 429 River St., Ontonagon, MI 49953 Tuesday, 9:00 a.m. until 4:00 p.m. <b>Sault Ste. Marie</b> — 1118 East Easterday Ave., Sault Ste. Marie, MI 49783 Monday through Friday, 8:00 a.m. until 4:00 p.m.

**NEW**

The MiWAM Toolkit for Claimants can be found on the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia). Viewing this website will show detailed instructions on how to complete a new web account or how to get to your current web account. It also contains other helpful information about MiWAM. Just click on the MiWAM logo.

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## YOU FILED A CLAIM FOR UNEMPLOYMENT BENEFITS. WHAT'S NEXT?

Your first step is filing your new claim for unemployment benefits. Your next step is understanding your rights and responsibilities. This booklet tells you what you should know by giving you a general explanation of the more important parts of the law.

### **You Have Already Received a Determination (Decision) on Your New Claim**

The *Monetary Determination* you received after filing your new claim explains whether you earned enough wages to receive unemployment benefits. If you disagree with your *Monetary Determination*, you have the right to ask for a Redetermination (protest).

Meeting the wage qualifications does not necessarily mean that you will receive benefits. If you were fired or quit your job, for example, then your claim will be reviewed. If you receive a request for information, then you will know your eligibility is being questioned and your benefits may be delayed or denied. You must actively seek full-time work, be available for full-time suitable work, and be able to work each week you claim.

A claim is established for a period of 52 weeks from the week you file it. This one-year period is called a benefit year. The maximum weeks of benefit entitlement in Michigan is 20 weeks (unless extensions are available). If you receive all of your weeks of benefits before the one-year period ends, you must wait until your benefit year ends before you can file a new claim.

You may collect some benefit weeks and return to work. If you become unemployed again before your benefit year ends and have weeks of benefits left (a balance), you can re-open your claim (or file an additional claim). If you have not collected your balance by the time the benefit year ends, the balance is no longer available to you.

## RESPONSIBILITIES AND OBLIGATIONS AFTER FILING YOUR CLAIM

State law requires that you satisfy certain requirements to maintain your eligibility to receive unemployment benefits:

1. You must register for work. You should register for work at least three days before contacting MARVIN.
2. You must be making a systematic and sustained effort to seek work, and submit a monthly, detailed record of your work search.
3. You must accurately report any earnings from every employer when reporting to MARVIN. You must report gross earnings for the week (Sunday through Saturday) in which they are earned, even if you have not yet been paid. You must report all income, including payments such as pension/retirement benefits, holiday pay, vacation pay, and severance pay. If you fail to report earnings, the UIA may find you committed fraud which can result in penalties of up to four times the amount of overpayment received and/or criminal prosecution.
4. You must immediately inform the UIA of any changes to your address or telephone number. If the UIA cannot contact you by mail or telephone, the law considers you unavailable for work and ineligible to receive benefits until you update your contact information with the UIA.
5. You must immediately inform all employers listed on your claim of any change of address or telephone number. If an employer listed on your claim cannot contact you regarding a potential offer to return to work, the law considers you unavailable for work and ineligible to receive unemployment benefits until you update your address and telephone number with all employers on your claim.
6. You must respond to all Agency requests for information that are mailed, sent through MiWAM, or that you receive by telephone

from an Agency representative. Your failure or refusal to respond to an Agency request for information within 10 days may result in a loss of benefits. The Agency will issue a determination that will be based on available information regarding the issue in question.

7. You must report to MARVIN bi-weekly to receive benefits.
8. You may be selected to appear at a specified location for an evaluation of your eligibility for unemployment benefits. You must appear according to the notice you receive in the mail. Failure to appear may result in you being found ineligible for benefits.
9. After collecting half of your benefit weeks, you must apply for, and accept, work outside of your past work experience and training if the offered pay is at least 120 percent of your weekly benefit amount; the offered pay is at least the average wage for similar work in the locality; and the offered work pays at least the state minimum hourly wage. Failure to accept suitable work may result in you being ineligible to receive benefits if the Agency is notified of the work offer. For more information, see Fact Sheet #145 entitled "What is Suitable Work?" located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under "Publications."
10. You must provide the UIA with evidence of any wages you believe should have been included in calculating your benefits, but were not. The wages will not be used to establish an unemployment claim until your proof of wages have been received by the Agency.
11. You must provide truthful responses to all Agency questions and requests for information, or you may be considered to have intentionally misled the UIA, and fraud penalties may be imposed.

### **Your Monetary Determination**

Your Monetary Determination explains whether your claim is allowed or denied based on your

employment and wages. It also gives you the number of benefit weeks you are entitled to receive and the calculations to get to your weekly benefit amount on your claim.

To determine if you have enough wages to qualify, UIA looks at what is called your "base period." This is a period of **4 calendar quarters**. We look at the wages you were paid in the first 4 of the last 5 completed quarters. To have a claim, you must meet these wage tests:

- You must have wages in at least 2 calendar quarters in the base period.
- In the calendar quarter you had the highest wages, your wages must be at least \$2,871.
- In the entire 4 quarters of the base period, you must have been paid at least 1½ times the amount of wages you were paid in the high quarter.

If you don't have enough wages to set up a claim by using the first 4 calendar quarters in the base period, then we look at wages you were paid in the 4 most recently completed calendar quarters (that is, we include the quarter that ended immediately before the quarter you filed your new claim).

If you can't meet the first three wage tests in either the base period or alternate base period, the law permits an **Alternate Earnings Qualifier** that requires you to meet two wage tests:

- You have wages in at least 2 calendar quarters in the base period.
- Your base period wages were at least 20 times the **State Average Weekly Wage** (which changes every year).

### **Weekly Benefit Amount (WBA)**

Your WBA is determined by multiplying your highest quarterly total of wages by 4.1%, adding \$6.00 per dependent (up to 5 dependents) and rounding down to the nearest dollar. The maximum your WBA can be is \$362.00. See your UIA 1575C, *Monetary Determination*, to see the calculations using your information.



## Number of Weeks

Your number of weeks allowed is determined by multiplying your total base period wages by 43%, dividing by your WBA and rounding down to the nearest half week. The maximum number of weeks is 20. See your UIA 1575C, *Monetary Determination*, to see the calculations using your information.

## Dependents

Dependents are defined as any person who received more than half the cost of his/her support from the individual claimant for at least 90 consecutive days immediately preceding the first week of the benefit year or, in the case of a dependent spouse or child, for the duration of the marital or parental relationship if the relationship existed less than 90 days before the beginning of the benefit year. For more information, see Fact Sheet #158, What is a Dependent? located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under "Publications."

## You Must Register for Work Every Time You File a New Claim Even if You Registered for Work Immediately Prior to Filing Your Claim

**Every time** you file a new regular claim, or a claim under a different benefit program (such as, Extended Benefits), you must register for work before you can be eligible for unemployment benefits, even if you registered for work immediately prior to filing that claim and that registration has not expired. **To register, you must create your profile on Pure Michigan Talent Connect online and you must also report in person to an Michigan Works! Agency (MWA) service center** not later than three business days before your first contact with MARVIN or MiWAM to claim benefits. MWA staff will validate your profile for the UIA. You may create your profile directly on the internet at [www.mitalent.org](http://www.mitalent.org). Free access to the Internet is available at any MWA service center. Call 1-800-285-WORK(9675) or visit [www.mitalent.org](http://www.mitalent.org) to locate the MWA nearest you. **Failure to register for work can result in a delay or loss of your benefits.**

If you are on a temporary layoff (less than 120 days from your last day worked) from a full-time job, you do not have to register for work to be eligible for unemployment benefits. When you filed your new or re-opened claim, you were asked a question about returning to work and the date. If you answered that you have a return-to-work date with the same employer within 120 days from your last day of full-time work, you do not have to register for work. You still have to seek work and submit Form UIA 1583, *Monthly Work Search*, through MiWAM or mail.

If you get your job by going to a union hiring hall that assigns you to companies, you do not have to register for work. If you seek work only through a union hall, you must follow union hiring hall procedures for checking in for work and you must submit Form UIA 1583, *Monthly Work Search*, indicating you are seeking work via a union hiring hall.

## Use MiWAM Online or Call MARVIN Toll-free to Report and Get Paid

**MARVIN** (Michigan's Automated Response Voice Interactive Network) is the Unemployment Insurance Agency's automated system that you can call at 1-866-638-3993 or, you can use **Michigan Web Account Manager (MiWAM)** to report for your unemployment benefits instead of telephoning MARVIN every other week. For information on how to use MiWAM, see the MiWAM toolkit which can be found on the UIA website, [www.michigan.gov/uia](http://www.michigan.gov/uia). Click on the MiWAM logo.

## How to Find Your MARVIN Appointment Day and Time

**Know your MARVIN appointment day and time.** If you do not report on your appointment day or on the make-up days during your appointment week, you may be ineligible for benefits. You must actively seek full-time work, be available for full-time suitable work, and be able to work each week you claim.

Your appointment day and time are found by using the last two digits of your Social Security Number. Find the last two digits of your Social

Security number under MONDAY, TUESDAY or WEDNESDAY. The one-hour window is listed on the left. This is the designated day and one-hour window to call for benefits if you use **MARVIN by telephone**.

Eastern Time	Monday	Tuesday	Wednesday
8:00 – 9:00	00-01-02-03	34-35-36	67-68-69
9:00 – 10:00	04-05-06	37-38-39	70-71-72
10:00 – 11:00	07-08-09	40-41-42	73-74-75
11:00 – 12:00	10-11-12	43-44-45	76-77-78
12:00 – 1:00	13-14-15	46-47-48	79-80-81
1:00 – 2:00	16-17-18	49-50-51	82-83-84
2:00 – 3:00	19-20-21	52-53-54	85-86-87
3:00 – 4:00	22-23-24	55-56-57	88-89-90
4:00 – 5:00	25-26-27	58-59-60	91-92-93
5:00 – 6:00	28-29-30	61-62-63	94-95-96
6:00 – 7:00	31-32-33	64-65-66	97-98-99

#### For Example

If your Social Security Number is 555-55-5511, the last two digits are 11. Number 11 is under MONDAY. The one-hour window is under the column labeled "Eastern Time." The appointment for number 11 is Monday between 11:00 a.m. and 12:00 noon ET.

**Make-Up Days for Missed Calls: Thursday, Friday, or Saturday of the same week any time from 8:00 a.m. to 7:00 p.m. ET**

**Use your MiWAM account** to report for your benefit payments. It is accessible six days a week, 24 hours a day. **Access begins at 12:00 a.m. Monday until 11:59 p.m. Saturday of your appointment week to report for benefits.** You must actively seek full-time work, be available for full-time suitable work, and be able to work each week you claim. You may submit your work search through your MiWAM account.

### MARVIN's New Script

MARVIN has been updated with a script that includes new questions for the online and telephone certification process. The questions are:

1. Has your address changed since your last certification?

2. Are you claiming the week beginning Sunday, (date) through Saturday, (date)?
3. Were you available to accept full-time work every day from Sunday, (date) through Saturday (date)?
4. Were you able to work full-time everyday between Sunday, (date) through Saturday (date)?
5. Did you look for work during the week Sunday, (date) through Saturday (date)?
6. Did you quit any job between Sunday, (date) through Saturday (date)?
7. Did you refuse any job(s) or offer(s) of work between Sunday, (date) through Saturday (date)?
8. Were you fired from any job between Sunday, (date) through Saturday (date)?
9. Did you BEGIN attending school or training classes between Sunday, (date) through Saturday (date)?
10. Did you begin receiving a pension between Sunday, (date) through Saturday (date)?
11. Did you receive vacation pay between Sunday, (date) through Saturday (date)?
12. Did you receive, or will you receive holiday pay for a holiday that occurred from Sunday, (date) through Saturday (date)?
13. Did you receive severance pay between Sunday, (date) through Saturday (date)?
14. Did you do any type of work for pay or promise to pay between Sunday, (date) through Saturday (date)?
15. Did you have any earnings between Sunday, (date) through Saturday (date)?
16. Did you return to work full-time between Sunday, (date) through Saturday (date)?



## How to Report Earnings If You Have A Flexible Week

Flexible week benefits are benefits paid for a seven-day period that does not begin on a Sunday. This happens only when you earn as much as, or more than, 1.6 times your Weekly Benefit Amount (WBA) in each of two consecutive calendar weeks, but within those two weeks, there is a period of seven consecutive days or more in which you had no earnings.

MARVIN cannot be used to claim a flexible week. If you want to claim a flexible week, call 1-866-500-0017 and press the option to speak to a customer service representative or contact a Virtual Problem Resolution Agent through your MiWAM account.

In the following example, your WBA is \$200 and 1.6 times your WBA is \$320. You would qualify for a week of benefits during the layoff from Wednesday through Tuesday, if otherwise eligible.

TWO WEEK PERIOD FOR FLEXIBLE WEEK PAYMENT						
S	M	T	W	TH	F	S
	Earn \$150	Earn \$150	Laid Off	Laid Off	Laid Off	Laid Off
S	M	T	W	TH	F	S
	Laid Off	Laid Off	Laid Off	Earn \$100	Earn \$175	Earn \$75

## Protect Your Rights to Benefits

If there is an issue on your claim, even if you have protested a Determination or appealed a Redetermination for a hearing, **continue to report using your MiWAM account online or MARVIN during your appointment week until you return to full-time work (as the employer defines full-time)**. This will protect your right to receive benefits if the issue on your claim is settled in your favor. If you win your case, **you will not be paid for any weeks that you did not report to MARVIN or online to MiWAM.**

If you are disqualified, held ineligible, or held subject to a denial period, continue to contact MARVIN, or to use your MiWAM account. These certifications may be used to pay you benefits if it is later decided that you were entitled to benefits during that period.

## Confidentiality and Disclosure of Information

The information you provide during your unemployment claim is confidential. This includes all claims documents, forms, and information submitted by you or the involved employer(s). As interested parties under state law, only you or your authorized representative and your involved employer(s) are entitled to this information without a signed authorization from you or your employer. The exception is that under federal and state laws, certain information must be provided upon request for statistical, research and unemployment insurance program purposes.

In addition, all employers must report the names, Social Security numbers, and wages of all their employees. This wage information is required by law to be provided to other governmental agencies to verify eligibility for Department of Human Services General Assistance, Medicaid, Bridge cards, and other public assistance programs. Also, the law permits disclosure of information on your claim, under certain circumstances, to specified federal and state agencies such as Friend of the Court, Michigan Department of Treasury, the Internal Revenue Service, and law enforcement agencies in connection with a criminal investigation and to colleges and universities for research purposes.

## Keep UIA Up-to-Date if You Change Your Address, Telephone Number, and Name

Immediately notify UIA of address, telephone number, and name changes. Otherwise, decisions on your claim, payments, and other important benefit documents may not get to you or may contain outdated information. **More importantly, failure to update and maintain current contact information with all base period employers on your claim as well as with the UIA will result in**

### **the UIA considering you unavailable for work.**

The Agency will attempt to contact you by telephone to update your contact information. Failure, without good cause, to respond to the Agency's request for information within 10 days because mail was undeliverable, will result in you being considered unavailable for work and being ineligible for benefits. You can change your address, telephone number, or name by any of the following methods:

- Go to the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia), click on "Forms," access Form UIA 1925 – "Request for Name and/or Address Change," complete and fax or mail it according to the Form instructions. For a name change request, you must submit a copy of legal proof (such as, marriage license, divorce judgement) of the name change. Sign up for a MiWAM account by visiting [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on the MiWAM logo and follow instructions.
- Call 1-866-500-0017 and press the option to speak to a customer service representative who will assist you.

### **What Can Stop You From Receiving Benefits (Getting Paid)?**

The most common reason unemployed workers may not receive benefits has to do with the reason they left their jobs. If you quit or were fired from your last employer, or in some cases other employers on your claim, we will gather information from you and your employers. We will make a determination based on the unemployment law and you will receive the decision by mail.

**If you are disqualified**, you may lose some or all of your benefits. You can be disqualified for:

- Quitting voluntarily without good cause attributable to the employer;
- Voluntarily retiring;
- Being fired for misconduct connected with the work;
- Being fired for intoxication while at work;
- Being placed on disciplinary suspension or layoff for misconduct connected with the work;

- Being fired for absence due to conviction and imprisonment;
- Being fired or disciplinary suspension for participation in a wildcat strike;
- Being fired for assault and battery connected with the work;
- Being fired for theft;
- Willful destruction of property in connection with the work;
- Being fired for illegal use or possession of drugs on the employer's premises;
- Being fired for refusing to submit to a drug test;
- Being fired for testing positive for illegal drugs on a drug test;
- Being unemployed due to a labor dispute;
- Failing to report for a job interview;
- Failing to apply for suitable work;
- Failing to report to work for three consecutive work days without notifying the employer (three days, no call/no show);
- Failing to accept an offer of suitable work;
- Failing to notify a temporary help firm within seven days that a work assignment has ended;
- Negligently losing a requirement of the job that you were informed of at your time of hire.

In addition to the above disqualifications, you may also be prevented from receiving future benefits if it is found you engaged in fraudulent acts to collect benefits. These acts include, for example, intentionally overstating your wages to establish a claim and/or to increase your weekly benefit amount when the wage information has not been provided by the employer; failing to report earnings while working; having someone else reporting to MARVIN or MiWAM for you; and misreporting the reason for separation from your job.

#### **Examples of Fraudulent Acts**

1. You find a part-time job, begin working while still collecting benefits, and intentionally fail to report your earnings.

2. You stated you were available for work when you were not, and improperly collected benefits.
3. You are underemployed and properly collecting benefits, but understating your wages to obtain increased benefits.
4. You are employed full-time and do not report that to the Agency.

If you are disqualified, **read the determination carefully** for an explanation of how to requalify for benefits. It will give you the amount you must earn before you can collect benefits or the requalification period you must meet before collecting benefits.

All determinations provide protest rights and all redeterminations provide appeal rights if you disagree with the decision. If protesting or appealing, **it is very important that you continue to report using MiWAM online or telephone MARVIN toll-free to get paid in case you later become eligible to receive those weeks of benefits.**

You may be prevented from receiving future benefits if the UIA receives information from employers or other sources that you are working full-time and collecting unemployment insurance benefits, and/or that you are working and having earnings that you failed to report to the Agency. This is considered fraud.

The UIA uses various methods to detect fraud. If your benefits are stopped and you receive a (re) determination informing you that fraud was found, the law provides **severe penalties** which include repaying the money fraudulently received and paying **a penalty of up to four times the amount of benefits improperly received.** We may pursue repayment for up to six years after the discovery of fraud on your claim. The UIA may also intercept your Federal and State of Michigan Income Tax refunds, intercept lottery winnings in excess of \$1,000, place a levy on your bank account, place a lien on real property, garnish wages, and refer your claim for criminal prosecution as a felony.

## **HOW UIA PREVENTS AND DETECTS OVERPAYMENTS AND FRAUD**

### **Unemployment Insurance (UI) Integrity and Fraud**

Unemployment Insurance (UI) is a system that benefits both you and your employer(s) and is totally

employer funded. UI fraud occurs when someone willfully makes a false statement or conceals information in order to receive UI benefits, or prevents someone from receiving benefits to which he or she might be entitled. Detecting fraud is important to UI integrity because it helps prevent future fraudulent overpayments. The law provides severe penalties for anyone who intentionally gives incorrect information to obtain or increase benefits. Always give the full facts when providing information to the Agency. If it is determined that you have committed fraud, you will face severe penalties, including the assessment of a penalty of up to four times the amount fraudulently received, the loss of remaining UI benefits, and if you are overpaid more than \$3,500, possible criminal prosecution for a felony. Community service and jail time may apply, as well as court costs and other fines.

## **Crossmatch Programs**

The Agency conducts identity theft, overpayment, and fraud prevention and detection programs called Crossmatch Programs. These automated programs look for unemployed workers using fraudulent Social Security numbers and driver license numbers. These programs also detect workers collecting unemployment benefits and working at the same time, working in other states and collecting Michigan unemployment benefits, or attempting to file for unemployment benefits while incarcerated. You may be contacted by the Agency if your claim is selected in a Crossmatch Program. Failure to respond may result in you being considered ineligible for benefits.

## **Benefit Accuracy Measurement Program**

This program is used to determine the integrity, quality, and accuracy of unemployment insurance decisions and payments in Michigan. Your claim may be randomly selected to be audited as part of this program. If your claim is reviewed, you will be contacted for an in-depth interview. We will ask for work history and work search contacts for a specific week. In most cases, the review will confirm that your claim was processed correctly. However, if you were overpaid or underpaid adjustments will be made and penalties may be assessed.

## Fraud Hotline

The Agency's fraud hotline allows individuals to report suspected unemployment insurance fraud. Report suspected fraud 24 hours a day by calling toll-free **1-855-UI-CRIME** (842-7463), go online to the UIA's home page and click on "Report Fraud," or click on the MiWAM logo and click on "Report Claimant Fraud".

## EARNINGS

**When using MARVIN or MiWAM, report total gross earnings for work you performed in the week you are claiming, even if you have not yet received your paycheck for that week.**

### Example 1

That earnings equal or exceed 1.6 times your Weekly Benefit Amount/Rate (WBA).

- A. WBA = \$362.
- B. Total Earnings of \$600.
- C.  $\$362 \times 1.6 = \$579.20$   
\$579.20 rounded down = \$579
- D. B is more than C.

You will not receive a benefit payment for this week, so your balance of benefit weeks will not be reduced.

### Example 2

That earnings are less than 1.6 times your WBA, but greater than your WBA. Total earnings are subtracted from 1.6 times your WBA.

- A. WBA = \$240.
- B. Total Earnings of  $\$320.52 = \$320$ .
- C.  $\$240 \times 1.6 = \$384$ .
- D. B is more than A.

Subtract earnings from C.  
 $\$384 - \$320 = \$64$ .  
\$64.00 is the weekly benefit payment.

### Example 3

That earnings are equal to, or less than, your WBA. Your WBA is reduced by 40 cents for each \$1.00 earned and reported.

- A. WBA = \$362.
- B. Total Earnings of  $\$101.78 = \$101$ .
- C. B is less than A.

$\$101 \times .40 = \$40.40$ .  
 $\$362 - \$40.40 = \$321.60$ .  
\$321.60 rounded down = \$321.  
\$321 is the weekly benefit payment.

## IMPORTANT POINTS ABOUT REPORTING

- If you stop reporting for benefits for even one week because of returning to work or another reason and then wish to claim more weeks, **you cannot just contact MARVIN or MiWAM** to report for benefit payments again. You must file an additional claim (re-open your claim) on the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia), using MiWAM, or by calling 1-866-500-0017 and pressing the option for a customer service representative. File during the first week for which you are claiming benefits.
- If you do not report to MARVIN or on your MiWAM account during your appointment week, **you are late**. If you do not have good cause for reporting late, you will not be paid for those weeks. If you miss reporting during your appointment week, your scheduled appointment, or the make-up days, you must call a customer service representative at 1-866-500-0017, and choose the option to speak to a customer service representative. The representative will take a statement about why you missed your MARVIN/MiWAM reporting time and the Agency will issue a Determination stating which weeks, if any, cannot be paid and when your payment will resume.

## Changing Your Benefit Payment Option

You may change your benefit payment option (direct deposit or debit card) at any time, but be sure to make the change at least three work days before you contact MARVIN/MiWAM for your next payment. Otherwise, your payment may be made according to the option currently on file for you and



will not be changed until you contact MARVIN or MiWAM again. If you wish to change your payment option, you can:

- Visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on the MiWAM logo. Sign up for Claimant online services or access your MiWAM account. Follow the directions found in the MiWAM Toolkit to change your payment method.
- Call 1-866-500-0017 and select the option to change your payment options. This system is available Monday through Friday from 8:00 a.m. to 4:30 p.m. ET. If you are changing your option to direct deposit, have your checking or savings bank routing and account numbers available. These can be found on the lower left side of your check or deposit slip, with your financial institution's routing number first and your account number next to it.

### If There Is an Error on Your Payment

If you made a mistake giving information to MARVIN or in your MiWAM account and have already been issued your payment, call 1-866-500-0017 and press the option to speak to a customer service representative.

### Preserving Benefit Entitlement

If you become totally disabled, you may be able to preserve or “freeze” unused benefit entitlement for use when you are again able to work, but are unemployed. To do so, submit a written request to the Agency within 90 days after your disability begins, if you are able to submit it. If your medical condition prevents you from submitting this request on time, you must submit your written request within 90 days after your period of inability to file has ended.

You can also preserve your benefit entitlement if you submit your request within 90 days after being advised by us of your right to file for preservation of benefit entitlement. However, in any event your request must be made within three years after the

disability began. Your physician will be required to complete Form UIA 1915, *Physician's Statement*.

## OTHER PROGRAMS

### Profiling/Reemployment Services Program

The profiling program identifies unemployed workers most likely to exhaust regular unemployment benefits before finding another job. These unemployed workers participate in additional reemployment services to help them become employed again. The program is a joint project involving the Unemployment Insurance Agency and local Michigan Works! Agency Service Centers.

#### Reemployment services may include:

- Job search assistance
- Individualized assessment
- Job placement services
- Job search workshops
- Counseling
- Job clubs
- Skills or aptitude testing
- Resume writing assistance

If selected, you **must** participate, or you might not be eligible for unemployment benefits during the week(s) you fail to participate. For more information, call 1-866-500-0017 and press the option to speak to a customer service representative to request the pamphlet, *Profiling and Reemployment Services* (Form UIA 2161).

## EMPLOYER FILED CLAIMS (EFC)

### Benefit Rights and Responsibilities

New and additional claims are filed for you by your employer, if your employer participates in the Employer Filed Claim (EFC) program **and** your most recent reason for separation is a layoff due to lack of work. **You must file your claim during your first week of unemployment if you are unemployed at any time for a reason other than a layoff due to lack of work.**



## You Have Already Received a Determination (Decision) On Your New Claim

The *Monetary Determination* you received after your claim was filed for you explains whether you earned enough wages to receive unemployment benefits. If you disagree with your *Monetary Determination*, you have the right to protest.

The beginning of your benefit year depends on when EFC staff or your employer filed your application. In most cases, the benefit year begins with the Sunday of the week in which EFC receives your new claim and lasts for 52 weeks.

Many workers go back to work before they receive all of their allowable benefits. If you are again laid off before your benefit year ends, EFC staff or your employer can file an additional claim for benefits. If your benefit year ends before you can receive all your benefits, the unpaid benefits cannot be carried over to another benefit year. If you draw out all of your benefits before your benefit year ends, you cannot file another claim until your benefit year ends.

However, if you become unemployed after your benefit year is over, EFC staff or your employer may file a new application for benefits. At that time, it will again be determined whether you have sufficient wages to establish a new benefit year, and whether you may receive benefits.

### If you have questions or you want a more thorough explanation of the eligibility requirements, you may:

- Log on to the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia). Click on the MiWAM logo online to view and/or print valuable unemployment compensation information. You may sign up for a web account with the Agency by visiting [www.michigan.gov/uia](http://www.michigan.gov/uia). Click on the MiWAM logo and click on "Sign Up for Claimant Online Services".

- If you have questions or concerns about EFC claims only, call the toll-free number at 1-866-845-0077, TTY customers call 1-866-366-0004, Monday through Friday, 8:00 a.m. to 4:30 p.m., ET.
- If you are notified by mail or through your MiWAM account that you must register for work you must place your profile in the Pure Michigan Talent Connect ([www.mitalent.org](http://www.mitalent.org)) system at least three business days before your first call or report online to MARVIN. **You must report in person** to a Michigan Works! Agency (MWA) service center to verify this action even if you place your profile online. Call 1-800-285-9675 for the location of nearest MWA service center.
- If you use your MiWAM account or contact MARVIN at your scheduled day and time and are not given a benefit amount, contact the EFC Unit at 1-866-845-0077 (TTY customers use 1-866-366-0004).

Contact the EFC Unit, or visit the UIA website, [www.michigan.gov/uia](http://www.michigan.gov/uia), for information on the following:

- Waivers of registration for work and seeking work requirements;
- Filing a claim while still working;
- Filing your claim when away from home;
- Filing a claim when you have worked in more than one state;
- Federal Unemployment Compensation for civilian and ex-military personnel.

In the future, if you become unemployed from an employer that does not use Employer Filed Claims, call our Inquiry Line at 1-866-500-0017 (TTY customers call 1-866-366-0004); or visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia) for information on how to file a claim by telephone or on MiWAM.



State of Michigan  
Department of Licensing and Regulatory Affairs  
**UNEMPLOYMENT INSURANCE AGENCY**  
[www.michigan.gov/uia](http://www.michigan.gov/uia)



Social Security Number:

Name:

## NOTICE TO REGISTER FOR EMPLOYMENT SERVICE

If you do not have a definite return to work date from your last employer that is within 120 days from your last day worked, you must register on the MiTalent Connect for Employment Services to be eligible for unemployment benefits. To register, you must log on to [www.mitalent.org](http://www.mitalent.org) and create a profile. You must report in person with this form to any Michigan Works! Agency (MWA) Service Center no later than three business days **before** your first contact with Michigan's Automated Response Voice Interactive Network (MARVIN). Take this form to any MWA to verify that you have placed your profile on MiTalent Connect for Employment Services. Call 1-800-285-WORK (9675) to be connected with the MWA nearest you.

The MWA must stamp this form with a data entry date and return it to you once they have verified your profile. The MWA will notify the Unemployment Insurance Agency that you have registered for work. Keep this form for the duration of your benefit year (one year) as proof that you have registered for work. Your benefit payment may be affected later, if your registration cannot be proven.

If you have any questions about this form, contact our Inquiry Line at 1-866-500-0017 (TTY customers use 1-866-366-0004).

**MICHIGAN WORKS! INSIGNIA W/DATA ENTRY DATE**

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## Monthly Record of Work Search

### Instructions for Completing the Monthly Record of Work Search

You can report your work search efforts online through the Michigan Web Account Manager (MiWAM) by visiting [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on the MiWAM logo and sign in or chose "Sign Up for Claimant Online Services" or by completing and submitting this form in the manner identified below. If you do not complete and submit this form monthly, a determination will be made on your eligibility for those week(s) you were paid but did not submit a work search form. This may have an effect on your eligibility for future payments and/or you may be required to pay back the benefits you were paid for the week(s) in question, plus any applicable interest and penalties.

The following information must be completed on the Work Search form in order to continue to receive benefit payments.

- **Week Ending Date** – these dates are for the weeks you are claiming. The dates start on Sunday and end on Saturday. Write the Saturday date for each week.
- **Date of Contact** – the dates of your work search must fall within the week ending (Sunday through Saturday) date for each week.
- **Name of Employer** – write the name, if known, or the online job search site, or employment service or agency that was contacted. If the search was done online and the employer was not specified enter the name of the search engine, employment service or employment agency.
- **Employer Address/Online Location** – enter the location where work was sought: physical address or online website address.
- **Name and Title of Person Contacted** – enter the name and title, if known, of the person contacted, or the area contacted (e.g., human resources department, website address), or indicate "not known."
- **Method of Contact** – enter how contact was made, (e.g., in person, phone, mail, fax, email, online, by résumé response to job ad, etc.)
- **Type of Work Applied for** – enter the type of work applied for (e.g., factory worker, retail sales, wait staff, truck driver, etc.)
- **Results** – enter results of work search, (e.g., submitted résumé and/or application, not accepting applications, not hiring, scheduled for interview, etc.)

### IMPORTANT NOTE ABOUT NUMBER OF WORK SEARCHES PER WEEK

You must seek work with, and list at least two employers each week.

**SUBMITTING YOUR WORK SEARCH:** You must submit your completed work search online by logging into your MiWAM account, which can be located on the UIA home page at [www.michigan.gov/uia](http://www.michigan.gov/uia), and clicking on the MiWAM logo or by mailing or faxing your completed work search to:

Warehouse/OMSC  
14333 Woodrow Wilson  
Detroit, MI 48238-2812  
Fax Number: 1-517-636-0427

If you have any questions about this form or work search requirements, call 1-866-500-0017 (TTY customers use 1-866-366-0004) between 8:00 AM and 4:30 PM (Eastern Time) Monday through Friday.



### Monthly Record of Work Search

State Law requires that you engage in an active work search for each week you are claiming unemployment benefits. You must contact a minimum of two employers per week, and report the details and results of each work search effort online or on this form. Complete and submit this form on a **monthly basis** via mail, fax, online or an in-person visit to a Michigan Works Agency (MWA) location. State Law further provides that your work search effort is subject to random audit. To maintain benefit eligibility, you are urged to maintain records reflecting your attempts to secure employment, e.g., copies of mailed documents, emails, and other online confirmation.

**Date Mailed/Faxed:** \_\_\_\_\_

**Name:** \_\_\_\_\_  
(Please print clearly and use black ink)

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**Enter your Social Security number**

Date of Contact	Name of Employer	Employer Address/ Online Location	Name and Title of Person Contacted	Method of Contact	Type of Work Applied for	Result (Application submitted, interview, hiring, not hiring, etc.)
<b>First Week Ending Date:</b> _____						
<b>Second Week Ending Date:</b> _____						
<b>Third Week Ending Date:</b> _____						
<b>Fourth Week Ending Date:</b> _____						

**Your Certification:** By signing this form, I am reporting my work searches for the week(s) shown above. The information reported on this form is true and correct to the best of my knowledge and belief. Under section 54 of the Michigan Employment Security Act, MCL 421.54, intentional misrepresentations of fact are subject to civil and criminal penalties, including an administrative penalty of up to 400% the amount of any unemployment benefits obtained through intentional misrepresentation and/or criminal prosecution in the form of a misdemeanor or a felony, as warranted.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_





## NOTES

## FIRST CLASS MAIL

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### READ THIS IMPORTANT INFORMATION KEEP THIS BOOKLET FOR ONE YEAR



Rick Snyder  
Governor



Mike Zimmer  
Acting Director



Sharon Moffett-Massey  
Director

State of Michigan  
Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
14333 Woodrow Wilson  
Detroit, MI 48238

UIA Website: [www.michigan.gov/uiia](http://www.michigan.gov/uiia)  
The UIA is ADA and EEO compliant.

Authority: MCL 421.1, et seq.  
Quantity: 10,000/quarter – Cost: \$14,400 – Cost per copy: \$1.44  
Paid for with federal funds.

LARA is an equal opportunity employer/program.